

Air Force Reserve Command

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Entitlements



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Overview



-
- **Economic/Social benefits**
 - **Medical/Legal benefits**
 - **Protection Benefits**

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Law -vs- Policy



**Benefits
by law**

- **Changed by a law
(SGLI)**

**Benefits
from USAF**

- **Changed by AF
anytime (Stateside
Base Services
Facilities)**



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Entitlements



- **Who is covered?**
 - **Participating reservist = Reservist**
 - **Retired Reserve awaiting pay at age 60 = Gray Area Retiree**
 - **Retired with pay at age 60 = Retiree**

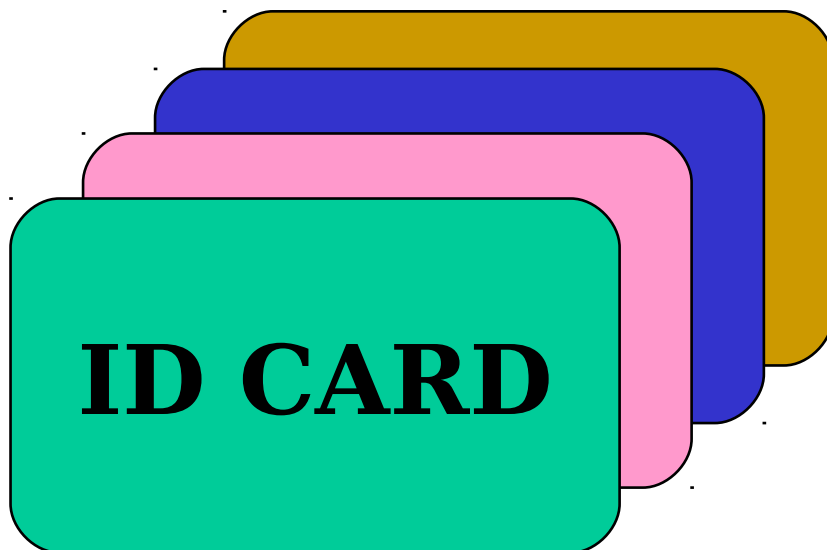


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To Be Eligible for Benefits



The sponsor & their eligible family members are required to have a valid military ID card



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Economic/Social



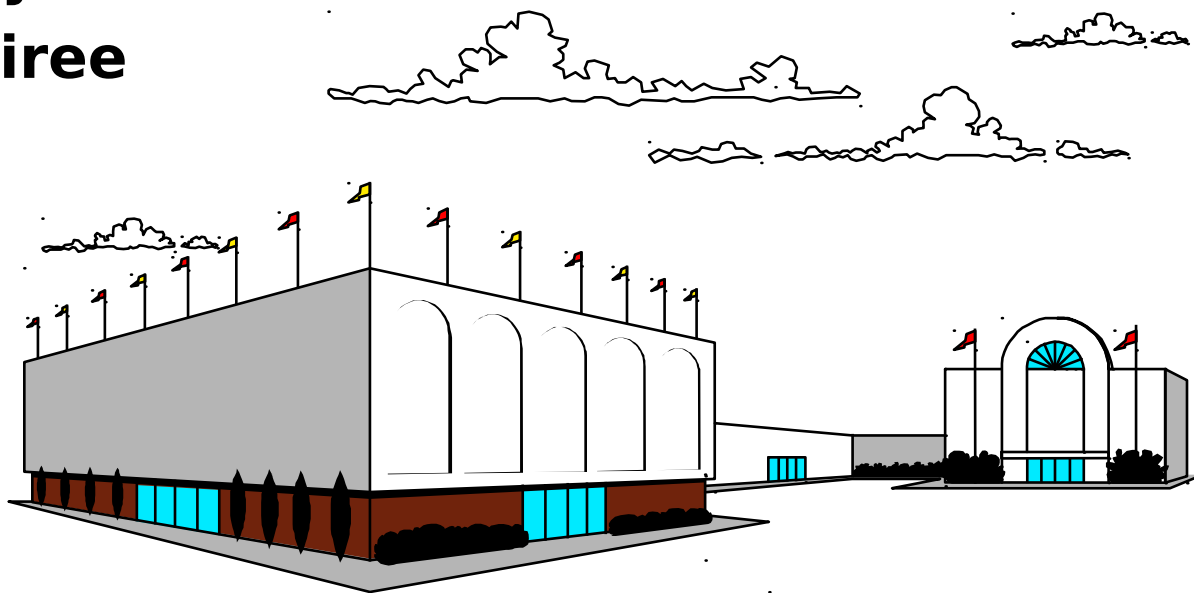
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AAFES



■ AAFES Unlimited Usage

- Reservist
- Gray Area Retiree
- Retiree



***Army & Air Force Exchange Services
BX/PX, Service Stations, Class VI Stores and Commissary***

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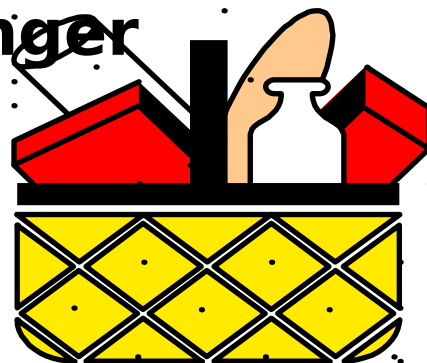
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Commissary



RESERVE AND GUARD RECEIVE UNLIMITED COMMISSARY BENEFITS

- **The National Defense Authorization Act for Fiscal Year 2004, authorized unlimited access to commissary stores for all Guard and Reserve members and their dependents**
- **DD Form 2529, DoD Reserve Component Commissary Privilege Card is no longer required**



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Space "A" Travel (Non-duty Status)



- Reserve Member and Gray Area Ret
- U.S. Alaska/Hawaii
- U.S. Possessions



http://public.scott.af.mil/hqamc/SPACEA/24_203.htm

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Space "A" Travel (Continued)



- **Retiree - Receiving Pay**
 - **Member's can fly overseas and CONUS**
 - **Eligible family members may travel overseas, only with retiree**
 - **One year test period 1 April 2003 - 1 April 2004
(This has been extended indefinitely)**
 - **Eligible family members travel includes CONUS during test period and only with retiree**

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Space "A" Travel (Continued)



■ **Reservist**

- **DD Form 1853 available at**
 - **ARPC/DPSPE for IMA members**
 - **Assigned unit for Guard/Reserve members**

■ **Gray Area Retiree**

- **20 Year Letter**

■ **Retiree**

- **Blue ID Card**



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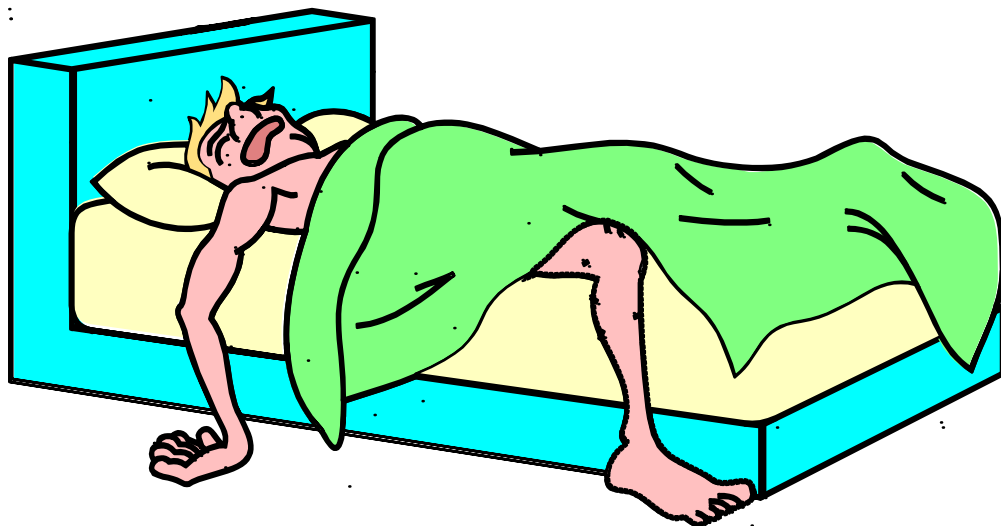


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Lodging (Non-Duty Status)



- **Space available to all categories and includes family members**
 - **1-888-AF LODGE**
 - **1-800-NAVY INN**
 - **1-800-GO ARMY 1**

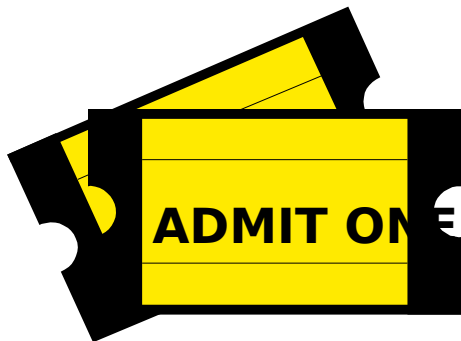


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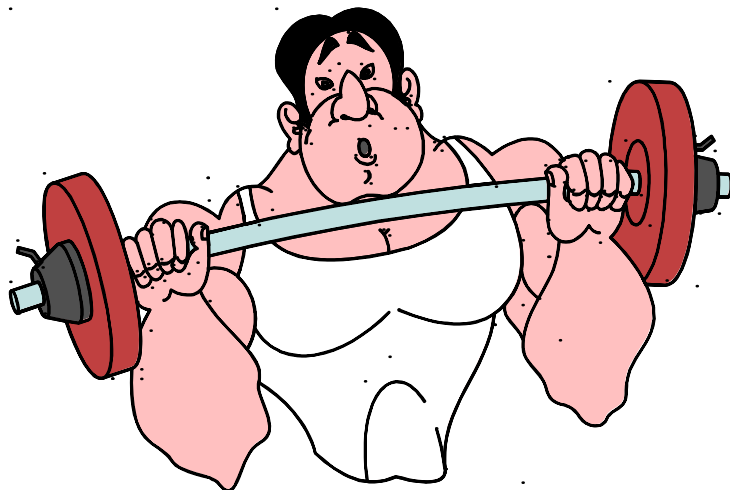


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Social



- Theater
- Club membership
- Service facilities
 - Space available
 - Priority listing



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Selected Reserve VA Home Loan



- **Reservist**
- **Gray Area Retiree**
- **Retired**

- **6 years proof of service is required**

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***Medical/Legal
Benefits***



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Medical



■ Guard/Reservist

■ While on duty

- Urgent Care
- LOD Required

■ Gray Area Retiree

- None



■ Retiree

- Full-time
- TRICARE
- TRICARE for Life
- Medicare at age 65
- Includes eligible family members

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TRICARE for Life



- **Was effective 1 Oct 2001**
- **Member has to be eligible for Medicare Part B**
- **TRICARE will pay what Medicare does not pay for at age 65**

**1-888-TRI-
WEST**

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TRICARE Dental Program



United Concordia *(TDP)*

Effective 1 February 2001

■ Eligibility

- Members of the Guard/Selected Reserve and Individual Ready Reservists with a service commitment of 12 months or more**
- Eligible family members**

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TRICARE Dental Program (TDP) Enrollment



- **Enrollment is for a minimum of 12 months**
- **You may contact United Concordia at 1-888-622-2256 to request enrollment forms**
- **Forms are also available at United Concordia's website at: www.ucci.com**
- **New enrollees must submit payment equal to their portion of one month's premium with the TDP enrollment application**

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Premiums

as of Feb 04

Member's Monthly Portion of TDP Premiums

Sponsor Only \$9.07

**Single Premium \$22.68
(Sponsor + One Family Member)**

**Family Premium \$56.66
(Sponsor + Two or More Family Members)**

I n t e g r i t y - S e r v i c e - E x c e l l e n c e



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Billing



-
- **Cost of TDP is shared between the member and his or her parent service with the Government paying 60% of the monthly premium.**
 - **Member's 40% portion of the premium will be paid through automatic monthly payroll deduction**
 - **You are responsible for the full amount of the premium for eligible family members and will be billed directly**

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TRICARE Retiree Dental Plan



(Delta Dental)

- **Retirees (to include gray area) may enroll**
 - **Includes spouses, eligible children, and unremarried surviving spouses**
 - **Family members must be DEERS enrolled, and must keep personal information current**

Toll Free
1-888-838-8737



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TRICARE Retiree Dental Plan



(Continued)

- **Enrollees will pay full premiums for coverage**

- **If receiving retired pay**
 - **Premiums automatically deducted from retired pay**

- **If awaiting pay at age 60**
 - **Premiums billed directly to members from Delta Dental**



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TRICARE DEPENDENT OPTICAL ELIGIBILITY



- Dependents are authorized free eye exams every two years
 - You must use a Tricare network optician
 - No co-pay
 - Fully paid by Tricare to the optician
 - No prior authorization needed
-
- Call Tricare at: 800-538-9552

www.tricare.osd.mil/remote



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Legal Assistance



- **Wills**
- **Powers of Attorney**
- **Legal Advice**



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Questions?



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Protection Benefits

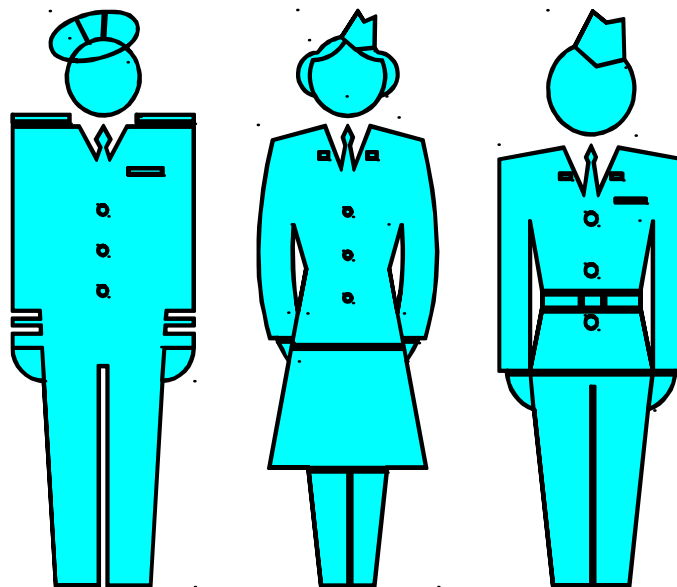


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Servicemember's Group Life Insurance (SGLI)



- **Automatic**
- **Affordable**
- **Term Life Insurance**
 - **No cash value**

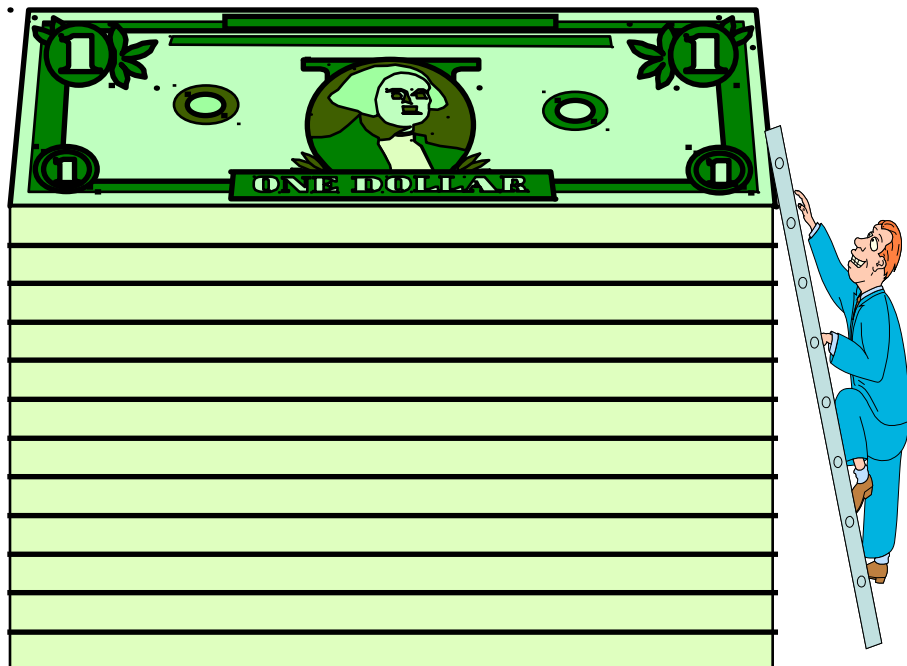


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Servicemember's Group Life Insurance (SGLI)



- **\$10,000 blocks**
- **Maximum \$250,000**
 - **\$16.25 per month**
- **Full-time coverage**
- **On duty or off**

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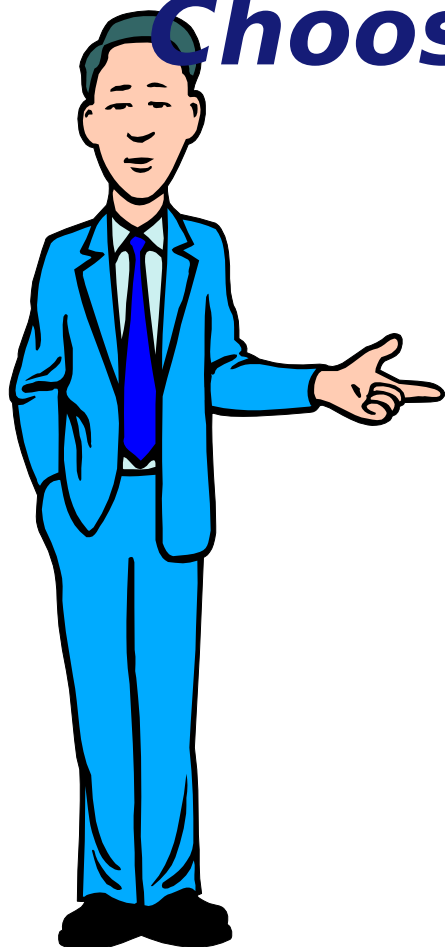
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Servicemember's Group Life Insurance (SGLI)



Choosing a Beneficiary

**It is in your
best interest to
name a
beneficiary**



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Veteran's Group Life Insurance (VGLI)



- **Maximum \$250,000**
- **120 days to convert without medical screening**
- **One year with medical screening**
- **5-year term - renewable**

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SGLI/VGLI

Conversion Options



- **SGLI Conversion**
 - **Convert to VGLI or Civilian Insurance**
- **VGLI Conversion**
 - **Convert to Civilian Insurance**



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SGLI

Conversion Procedures



- **Contact Office of SGLI**
 - **Information**
 - **Conversion Form**
 - **List of participating companies**



1-800-419-1473

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SGLI/VGLI

Accelerated Death Benefit



- **Available to terminally ill**
 - **Must be insured under SGLI or VGLI**
 - **Life expectancy of less than 9 months**
 - **Receive up to half of their coverage during their lifetime**
 - **Only the insured can apply for the ADB claim package**

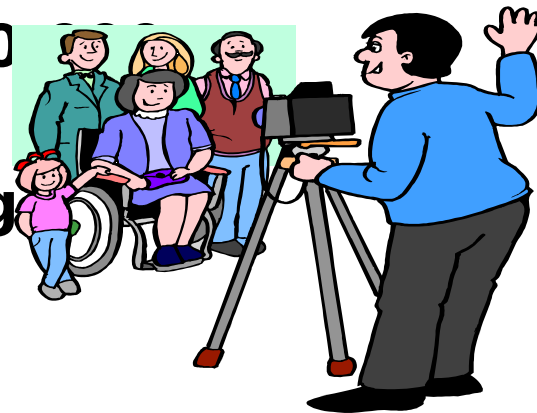


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Family Servicemember's Group Life Insurance



- **Automatically covers spouse for \$100,000**
- **Cost is prorated based on spouses age**
- **Accelerated Death Benefit Available**
- **Coverage can be decreased in increments of \$10,000**
- **Not available to members who have declined SGLI**
- **The FSGLI premium allotment starts automatically for any member who has a spouse listed in DEERs (ID Card) data file, including members married to other military members**



I n t e g r i t y - S e r v i c e - E x c e l l e n c e



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Family Servicemember's Group Life Insurance



(cont)

- **Children are automatically covered for \$10,000**
- **No cost for children**
- **Children are eligible as long as they are "dependent children"**



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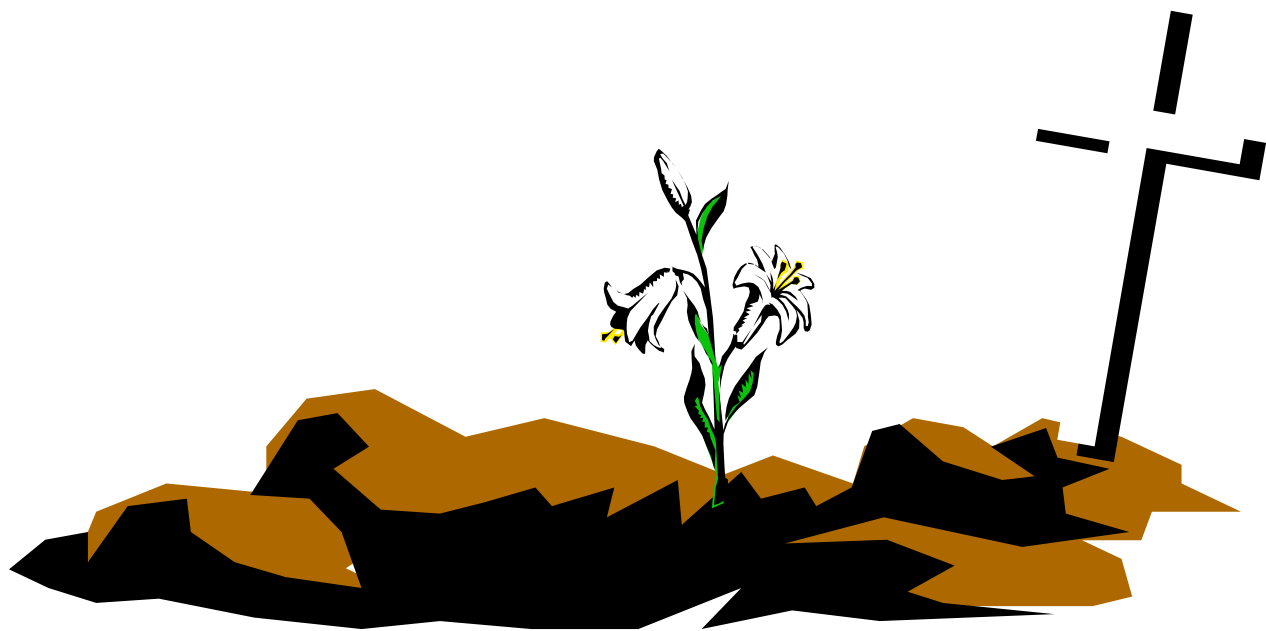


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Casualty



- **ARPC helps survivors**
 - **Apply for their military benefits, If any**
 - **Provide them with phone numbers for various other agencies**



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Virtual Record of Emergency Data (vRED)



- **Complete on the Virtual Military Personnel Flight (vMPF)**
 - **You'll need**
 - SSN
 - DOB
 - Pay Date
 - Major Command
 - **This replaced DD Form 93, Record of Emergency Data**
 - **Completion of **vRED** is mandatory for active duty, guard, and reserve members**
-
- **Allows for 24/7 access to their emergency data**



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Important Papers



- **Birth, Marriage, and Death Certificates**
- **Divorce Decree**
- **Will**
- **Adoption Papers**
- **DD 214 and/or NGB 22**
- **Emergency Contact Card**
- **Retirement Order**
- **"20 Year Letter"**
- **Insurance Policies**
- **POC for Emergencies**
- **Family Care Form**
- **Emergency Data Form**
- **SGLI Form**



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VA Benefits



■ Who may be eligible?

- Veteran (defined by VA)
- Retirees (includes gray area)
- Guard/Reservists who die of injury or disease incurred or aggravated while in the line of duty
- Spouses, unremarried surviving spouses, and minor children

■ Eligibility criteria varies with each VA program

- Your eligibility is determined by the VA
- ARPC provides limited guidance only
- Recommend direct contact with the VA

Toll Free 1-800-827-1000

Intelligence <http://www.va.gov>

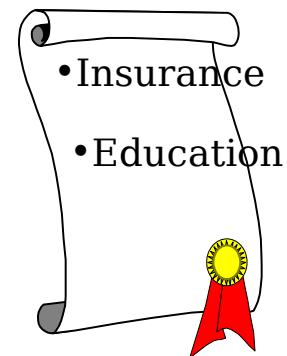


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VA Benefits



- **VA offers benefits and services in several areas**
 - **Health, compensation, vocational rehab, insurance, home loans, and education**



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Burial and Memorial Benefits (VA)



■ **Benefits**

- **Gravesite in any 117 national cemeteries**
 - Includes cremated remains
- **Government headstone or marker and grave liner**
 - Includes perpetual care
- **Presidential Memorial Certificate signed by current President**



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Burial and Memorial Benefits (VA) (Continued)



- **Military funeral honors upon request**
 - **Two or more uniformed persons**
 - **At least one from veteran's parent service**
 - **Burial flag and playing of Taps**

www.militaryfuneralhonors.osd.mil



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Uniformed Services Employment and Reemployment Rights Act (USERRA)

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Purpose



-
- **Expands the antidiscrimination protection on the basis of their military obligation to the Reserve and Guard**
 - **Prohibits discrimination on**
 - **Hiring**
 - **Retention**
 - **Promotion**
 - **Minimizes disruption for**
 - **Service members**
 - **Employers**

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Eligibility



-
- **Permanent employment**
 - **Employer notification in advance**
 - **Oral or written**
 - **Length of service**
 - **Absences from a position may not exceed five years cumulative**

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Requirement to Return to Work



■ **Returning to work**

- **30 days or less:** Report to work for your next regularly scheduled shift
- **31 - 180 days:** You must make an application for reemployment within 14 days of service completion
- **181 days or more:** You must make an application for reemployment within 90 days of service completion

■ **Honorable service**

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Entitlements



- **Prompt reemployment**
- **Escalator principle**
 - **Status, seniority, rate of pay attained if continuously employed**
- **Protection against termination**
- **Accommodation for service connected disability**



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Entitlements



-
- **Immediate reinstatement of health plan coverage**
 - **Exclusion of service connected conditions**

 - **Pension/retirement plans**
 - **Treat as if no break in employment has occurred**

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Enforcement



***Office of the Assistant Secretary of Defense
for Reserve Affairs -- National Committee for
Employer Support of the Guard and Reserve***

Contact ESGR Ombudsman

1-800-336-4590

www.esgr.org/userra.html



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Soldiers' and Sailors' Civil Relief Act (SSCRA)

Now - Servicemembers Civil Relief Act of 2003 (SCRA)

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Old - Soldiers' and Sailors' Civil Relief Act (SSCRA)



- **Passed by Congress in 1940**

- **For Active Duty U.S. Armed Forces**

members

- **Protection begins on date member**

enters active duty and
~~terminates upon~~

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New - Servicemembers Civil Relief Act of 2003



(SCRA)

- **Signed into law on 19 December 2003**
- **Clarifies some provisions and adds strength to other provisions of the Soldiers and Sailors Civil Relief Act (SSCRA) of 1940**



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Servicemembers Civil Relief Act of 2003 (SCRA)



■ Termination of Real Estate Lease Agreements

- Previously, military termination clause in lease needed for post-service termination**
- Now, no clause in lease needed**
- Previously, member ordered to active duty could be liable for 1-2 months rent**
- Now, terminates on date of order**

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Servicemembers Civil Relief Act of 2003 (SCRA)



- **Prevents evictions from leased housing**
 - **Previously, for monthly rent under \$1,200**
 - **Now, for monthly rent under \$2,400**
 - **Reduced Interest Rate (6%)**
 - **Previously, creditors had attempted to skirt around 6% cap**
 - **Now, it is clear all interest in excess of 6% is forgiven and that principle**
-

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Service members Civil Relief Act of 2003 (SCRA)



- **Delays Court Proceedings**
 - **Previously, no specific time frame**
 - **Now, delay for a minimum of 90 days**
- **Possibly Reduces Payment Amount on Auto Leases**
 - **Previously, reduced payment through the Interest Rate Cap**
 - **Now, allows for termination**



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Servicemembers Civil Relief Act of 2003 (SCRA)



■ Resources

■ <http://arpc.afrc.af.mil/ja/legasst.htm>

■ Interest Rates on FHA loans

■ www.hud.gov

■ Toll Free (888) 297-8685

■ Contact servicing base legal office

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Questions?



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